

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
SAN FRANCISCO/SANTA ROSA DIVISIONS**

IN RE: ALFONSO, AURA MARINA

Case No: 10-12098

Last 4 digits of SSN:1378

DEBTOR(S)

**CHAPTER 13 PLAN**

**1. PAYMENTS**

The Debtor or Debtors (hereinafter called "Debtor") submit to the Chapter 13 Trustee all projected disposable income to be received within the applicable commitment period of the Chapter 13 Plan (hereinafter called "Plan"). The total number of payments shall be 60 , and in the amount of \$650 each (Total paid in: \$39,000.) The pre-confirmation Plan payments to the Trustee must begin 30 days from the date of the filing of the Plan or the Order of Relief, whichever is earlier. The post-confirmation Plan payments to the Trustee will commence on the 20<sup>th</sup> of the first month after the Plan is confirmed. Upon post-confirmation dismissal of this Plan, all funds held by the Trustee shall be disbursed to Administrative Costs and Creditors.

Debtor elects a voluntary wage order \_\_\_no\_\_\_\_\_

**2. PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS**

The following pre-confirmation adequate protection payments on claims secured by personal property shall be paid by the Trustee to the below listed creditors. The Debtor proposing pre-confirmation payments will commence these payments to the Trustee within 30 days of the date this Plan was filed or the Order of Relief, whichever is earlier. Creditors must file a proof of claim to receive payment from the Trustee. Payments by the Trustee should commence to these Creditors within 30 days of the filing of the proof of claim. Upon a pre-confirmation dismissal, all adequate protection order payments held by the Trustee shall be disbursed to Creditors.

Name of Creditor	Collateral Description	Monthly Payment
1. BMW Financial	2004 BMW X3	\$ 250
2.		
3.		

**3. ADMINISTRATIVE COSTS**

Trustee shall receive a percentage of each plan payment, whether made before or after confirmation, as established by the United States Trustee.

Chapter 13 Attorney fees may be included in a Chapter 13 Plan. Fees and costs requested for allowance are as follows:

Total Fees & Costs Requested	Fees & Costs Received	Balance of Fees & Costs Due	Monthly Payment
\$ 600+\$274 = \$6274.	\$ 3274	\$ 3000.	\$ 275

Fees and costs allowed shall be paid at a monthly rate not to exceed 10% of the balance of the above fees and costs remaining to be paid and will accrue concurrently with pre-confirmation adequate protection payments listed in Section 2 above and will be paid with Secured Debt as listed in Section 4A below. Upon a pre-confirmation dismissal, all accrued pre-confirmation attorney fees and costs payments held by the Trustee shall be disbursed to the attorney.

#### 4. **SECURED CLAIMS**

Interest shall accrue on all secured claims from the date the petition is filed. Interest will be calculated at 10% per annum unless the Debtor specifies otherwise in this Plan. Secured Creditors will retain their liens until their allowed secured claims have been paid.

##### A) **Post-Confirmation Payments to Creditors Secured by Personal Property**

The Debtor seeks a determination that the value of the collateral is as set forth below. Failure to object to this listed amount shown may result in the Creditor's secured claim being limited to the collateral value amount listed.

With respect to a debt for which Debtor has written "Yes" in the column "Surrender" and where the Creditor files a written objection to the treatment provided such debt, Debtor surrenders all interest in the collateral, and the debt shall be treated under Section 4B below.

Name of Creditor	Collateral Description	Collateral Value	Secured Debt Amount	Interest Rate	Monthly Payment	Surrender Yes/No
1. BMW Financial	2004 BMW X3	\$ 15,540	\$ 19,906	2.9%	\$ 250	no
				(contract rate is 2.9%)		

##### B) **Surrender of Property**

The Debtor surrenders any interest in the following collateral. The Debtor waives the protection of the automatic stay and allows the affected Creditor to obtain possession and dispose of its collateral, without further Order of the Court. Any secured claim filed by the below Creditors will be deemed satisfied in full through surrender of the collateral. Any unsecured deficiency claim must be filed by the bar date for unsecured debts.

Name of Creditor	Collateral to be surrendered
1.n/a	
2.	

##### C) **Post Petition Payments on Real Property Debt Paid by Debtor**

Name of Creditor	Property Address	Monthly Payment Amount
1. Litton Loan (first mortgage)	12 Golf Avenue, San Rafael, CA 94903	\$3752.
2.		\$

##### D) **Pre-Petition Debt on Real Property**

The Trustee shall pay defaulted real property debt. This prorata payment for defaulted real property debts will begin after payment in full of the Attorney fees and costs listed in section 3 above.

Name of Creditor	Property Address	Defaulted Debt	Interest Rate
1Litton Loan (first mortgage)	12 Golf Avenue, San Rafael, CA 94903	\$30,032.	0 %
2.		\$	%

#### 5. **EXECUTORY CONTRACTS/LEASES**

- A) The Debtor assumes the executory contract(s)/lease(s) referenced below and provides for the regular contract/lease payment(s), both pre-confirmation and post-confirmation, to be paid directly by the Debtor. Any pre-petition lease arrearage will be paid through this Plan after payment of arrearages listed in 4D above.

Name of Creditor/Lessor	Property Address	Lease Arrearages as of Date of Filing	Arrearage Payment by Trustee	Regular # of Lease Payments Remaining as of Date of Filing	Lease Payment By Debtor
1.n/a		\$	\$		\$

- B) The Debtor rejects the following executory contract/lease and surrenders any interest in property securing these executory contracts/leases. The Debtor waives the protection of the automatic stay and allows the affected Creditor to obtain possession and dispose of its collateral, without further Order of the Court. Any unsecured claim resulting from the rejection must be filed by the bar date for unsecured debts:

Name of Creditor/Lessor	Identity of Executory Contract/Lease	Property Subject to Executory Contract/Lease
1.n/a		
2.		

**6. PRIORITY CLAIMS**

Trustee shall pay all unsecured priority claims listed in 6B below, prior to paying those unsecured priority claims listed in sections 6C, 6D, and 6E below, which will be paid prorata. The amount paid on these priority claims will be the amounts of the Creditors' allowed claims.

**A) Post Petition Domestic Support Obligations:**

1) ☒ None.

2) The name(s), and address(es) of the holder of ANY domestic support obligation.

Name	Address
1.	
2.	

3) The Debtor will pay all post-petition domestic support obligations directly to the holder of the claim and not through the Chapter 13 Plan.

**B) Pre-Petition Arrearages owed to Domestic Support Obligation Creditors:**

1) ☐ None.

2) Name of holder of Domestic Support Obligation Arrearage Claim, arrears and monthly payment.

Name of Holder	Arrearage Claim	Monthly Payment on Arrearage
1.	\$	\$
2.	\$	\$

**C) Pre-Petition Domestic Support Obligations assigned to or owed to a governmental unit:**

1) ☒ None.

2) Name of Creditor, arrearage claim and payment provisions:

